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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BEIRNE et al.

Application Serial No.: 09/682,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND

STORAGE MEDIUM FOR PRE-SCREENING CUSTOMERS FOR CREDIT CARD APPROVAL AT A

POINT OF SALE

Group Art Unit: 3624

Examiner: Steven R. Wasylchak

RESPONSE TRANSMITTAL

Attorney Docket No.: G07.042

Buckley, Maschoff & Talwalkar LLC

Five Elm Street

New Canaan, CT 06840

(203) 972-0006

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 27, 2004.

Dated: September 27, 2004

Edith Martin

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

- 1. ☑ Amendment/Response
- 2. Additional Enclosures: Acknowledgement Postcard

FEE CALCULATION

| For | Current | Prev. Paid | No. Extra | Rate | Fee |
|---|---------|------------|-----------|----------|---------|
| Total Claims | 37 | - 37 | 0 | \$ 18.00 | \$ 0.00 |
| Indep. Claims | 3 | - 3 | 0 | \$ 86.00 | \$ 0.00 |
| Multiple Dependent Claims (If applicable, please add \$ 290.00) | | | | | \$ 0.00 |
| No Petition for Extension of Time is Required | | | | | \$ 0.00 |
| OTHER FEE (specify purpose): | | | | | \$ 0.00 |
| TOTAL FILING FEE | | | | | \$ 0.00 |

The Commissioner is hereby authorized to charge and credit Deposit Account No. <u>50-1852</u> as described below. A duplicate copy of this sheet is enclosed.

☑ Credit any overpayment.

☑ Charge any additional fees required under 37 CFR 1.17.

Respectfully submitted,

<u>September 27, 2004</u>

Date

Kurt M. Maschoff

Registration No. 38,235

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AMENDMENT and RESPONSE to June

30, 2004 Non-Final Office Action

Attorney Docket No.: G07.042

PTO Customer Number 28062

Buckley, Maschoff & Talwalkar LLC

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New Canaan, CT 06840

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Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed June 30, 2004, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 2 of this paper.